

IN RE:

THERESA MARIE MORFENSKI

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.: 16-10920 TPA

Chapter 13

Document No.: 76

ORDER OF COURT

AND NOW, this 25th day of November, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE Ijm

In re:
Theresa Marie Morfenski
Debtor(s)

Case No. 16-10920-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Nov 25, 2020

User: nsha
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Theresa Marie Morfenski, 564 Arch Street, Meadville, PA 16335-2930 |
| cr | + LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500 |
| 14293579 | + Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326 |
| 14293581 | + Credit Protection Associates, Po Box 802068, Dallas, TX 75380-2068 |
| 14293582 | + HSBC Mortgage Services, PO Box 5249, Carol Stream, IL 60197-5249 |
| 14323021 | + Household Finance Consumer Discount Company, C/O HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188 |
| 14293585 | + Northwest Physician Associates, 1012 Water Street, Meadville, PA 16335-3468 |
| 14365127 | + WF 19 Grantor Trust, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--|----------------------|--|
| 14293580 | + Email/Text: rkiser@co.crawford.pa.us | Nov 26 2020 03:44:00 | Crawford County Tax Claim Bureau, 903 Diamond Park, Meadville, PA 16335-2694 |
| 14711636 | + Email/Text: ECMBKMail@Caliberhomeloans.com | Nov 26 2020 03:45:00 | LSF10 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500 |
| 14293583 | + Email/Text: mwetherbee@mmchs.org | Nov 26 2020 03:44:00 | Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945 |
| 14293584 | + Email/Text: Bankruptcy@natfuel.com | Nov 26 2020 03:44:00 | National Fuel, 1100 State Street, Erie, PA 16501-1912 |
| 14293587 | + Email/PDF: cbp@onemainfinancial.com | Nov 26 2020 03:35:10 | Onemain Financial / Citifinancial, 100 International Dr., Baltimore, MD 21202-4673 |
| 14293586 | + Email/PDF: cbp@onemainfinancial.com | Nov 26 2020 03:35:10 | Onemain Financial / Citifinancial, 6801 Colwell Boulevard, Ntsb-2320, Irving, TX 75039-3198 |
| 14293588 | + Email/Text: bankruptcydepartment@tsico.com | Nov 26 2020 03:45:00 | Transworld Systems Inc / 51, 507 Prudential Road, Horsham, PA 19044-2308 |

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------------|----------------------|--|
| cr | | Specialized Loan Servicing LLC as servicer for WIL |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: nscha

Page 2 of 2

Date Recd: Nov 25, 2020

Form ID: pdf900

Total Noticed: 15

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2020 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor Specialized Loan Servicing LLC as servicer for WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR WF 19 GRANTO bnicholas@kmllawgroup.com |
| Daniel P. Foster | on behalf of Debtor Theresa Marie Morfenski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Jerome B. Blank | on behalf of Creditor LSF10 Master Participation Trust pawb@fedphe.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Richard M. Squire | on behalf of Creditor LSF10 Master Participation Trust lcolwell@squirelaw.com kdiskin@squirelaw.com |
| Ronda J. Winnenour | cmecl@chapter13trusteewdpa.com |
| Sarah Kathleen McCaffery | on behalf of Creditor LSF10 Master Participation Trust bankruptcy@powerskirk.com |

TOTAL: 7